

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
PITTSBURGH DIVISION**

In re:

JANET LINN AMMONS

Debtor(s)

Case No. 18-24569CMB

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 11/27/2018.
- 2) The plan was confirmed on 01/24/2019.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 06/17/2019.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 09/18/2023.
- 6) Number of months from filing or conversion to last payment: 58.
- 7) Number of months case was pending: 62.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$3,280.00.
- 10) Amount of unsecured claims discharged without full payment: \$3,629.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$13,027.00
Less amount refunded to debtor	\$327.92

NET RECEIPTS: **\$12,699.08**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$5,312.15
Court Costs	\$0.00
Trustee Expenses & Compensation	\$602.04
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$5,914.19**

Attorney fees paid and disclosed by debtor: \$1,000.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ATLAS ACQUISITIONS LLC - ASSIGNEE	Unsecured	1,032.00	986.20	0.00	0.00	0.00
COMMONWEALTH FINANCIAL SYSTEMS	Unsecured	386.00	NA	NA	0.00	0.00
COMMONWEALTH FINANCIAL SYSTEMS	Unsecured	258.00	NA	NA	0.00	0.00
COMMONWEALTH FINANCIAL SYSTEMS	Unsecured	190.00	NA	NA	0.00	0.00
CW NEXUS CREDIT CARD HOLDINGS	Unsecured	467.00	426.36	426.36	426.36	0.00
EAST WASHINGTON BOROUGH (TRUST)	Secured	NA	185.00	185.00	185.00	34.37
EAST WASHINGTON BOROUGH (TRUST)	Secured	NA	212.28	212.28	212.28	0.00
JEFFERSON CAPITAL SYSTEMS LLC*	Unsecured	NA	425.39	0.00	0.00	0.00
KEYBANK NA/ AKA KEYBANK USA(*)	Secured	10,417.00	10,164.16	0.00	0.00	0.00
LVNV FUNDING LLC	Unsecured	NA	501.54	0.00	0.00	0.00
LVNV FUNDING LLC	Unsecured	643.00	643.92	643.92	643.92	0.00
MERRICK BANK	Unsecured	678.00	NA	NA	0.00	0.00
MIDLAND FUNDING	Unsecured	1,577.00	NA	NA	0.00	0.00
PINNACLE CREDIT SERVICES LLC - A	Unsecured	NA	2,296.85	0.00	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	677.00	639.03	639.03	639.03	0.00
QUICKEN LOANS LLC FKA QUICKEN	Secured	86,000.00	78,883.32	0.00	0.00	0.00
QUICKEN LOANS LLC FKA QUICKEN	Secured	0.00	116.28	0.00	0.00	0.00
SCOLOPAX LLC	Unsecured	4,324.00	4,643.93	4,643.93	4,643.93	0.00
TRIDENT ASSET MANAGEMENT	Unsecured	540.00	NA	NA	0.00	0.00
WELLS FARGO BANK NA D/B/A WELLS	Secured	18,064.00	17,903.43	0.00	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$397.28	\$397.28	\$34.37
TOTAL SECURED:	\$397.28	\$397.28	\$34.37
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$6,353.24	\$6,353.24	\$0.00

Disbursements:		
Expenses of Administration	<u>\$5,914.19</u>	
Disbursements to Creditors	<u>\$6,784.89</u>	
TOTAL DISBURSEMENTS :		<u>\$12,699.08</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 02/09/2024

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case , therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.